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|--|----------------------------------|-------------|---|
| Information to identify the case: | | | |
| Debtor 1: | <u>Eugene Joseph Rouse</u> | | Social Security number or ITIN: xxx-xx-1034 |
| | First Name | Middle Name | Last Name |
| Debtor 2: | | | Social Security number or ITIN: _____ |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: | WESTERN DISTRICT OF PENNSYLVANIA | | Date case filed for chapter: 13 9/15/23 |
| Case number: | 23-21961-JAD | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Eugene Joseph Rouse | |
| 2. All other names used in the last 8 years | aka Gene Joseph Rouse, dba Eugene J. Rouse Plumbing | |
| 3. Address | 213 Stone Church Road, PO Box 26 Merrittstown, PA 15463 | |
| 4. Debtor's attorney Name and address | Lauren M. Lamb Steidl & Steinberg 707 Grant Street 28th Floor – Gulf Tower Pittsburgh, PA 15219 | Contact phone 412-391-8000 Email: llamb@steidl-steinberg.com |
| 5. Bankruptcy trustee Name and address | Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 | Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/2/23 |

For more information, see page 2

In re:
Eugene Joseph Rouse
Debtor

Case No. 23-21961-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 02, 2023

User: auto
Form ID: 309iPGH

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Eugene Joseph Rouse, 213 Stone Church Road, PO Box 26, Merrittstown, PA 15463-0026 |
| aty | + Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 15637417 | + Brownsville Municipal Authority, 7 Jackson Street, Brownsville, PA 15417-2009 |
| 15637431 | + Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514 |
| 15637435 | + Fayette County Tax Claim Bureau, 2 West Main Street, Uniontown, PA 15401-3408 |
| 15637437 | Fortiva, PO Box 790105, Saint Louis, MO 63179-0105 |
| 15637440 | + John M. Zeglen, 99 E. Main Street, Uniontown, PA 15401-3568 |
| 15637442 | + Melissa Jenkins, PO Box 54, Allison, PA 15413-0054 |
| 15637447 | + PA Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 |
| 15637460 | + Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458-1703 |
| 15637467 | + Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438 |
| 15637471 | Southwest Regional Tax Bureau, 1 Centennial Way, Scottdale, PA 15683-1741 |
| 15637482 | ++ THE UNITED FEDERAL CREDIT UNION, 3 SUNSET BEACH RD, MORGANTOWN WV 26508-4431 address filed with court:, United Federal Credit Union, 3600 University Avenue, Morgantown, WV 26505 |
| 15637479 | + Tena Congelio, Tax Collector, Brownsville Borough Building, 200 Second Street, Brownsville, PA 15417-1651 |
| 15637480 | + The United Fcu, 3600 University Ave, Morgantown, WV 26505-3049 |
| 15637484 | US Attorney, WDPa, 633 US Post Office and Courthouse, Grant Street, Pittsburgh, PA 15219 |
| 15637481 | + Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596 |
| 15637483 | + United Federal Credit Union, 3 Sunset Beach Road, Morgantown, WV 26508-4431 |
| 15637489 | WVU Medicine, c/o University Health Associates, Po Box 875, Morgantown, WV 26507-0875 |

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| aty | Email/Text: llamb@steidl-steinberg.com | Oct 03 2023 00:44:00 | Lauren M. Lamb, Steidl & Steinberg, 707 Grant Street, 28th Floor - Gulf Tower, Pittsburgh, PA 15219 |
| tr | + Email/Text: bnc@chapter13trusteeudp.com | Oct 03 2023 00:44:00 | Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702 |
| smg | EDI: PENNDEPTREV | Oct 03 2023 04:32:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 03 2023 00:44:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Oct 03 2023 04:32:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 03 2023 00:44:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: |

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| | | | BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| ust | + Email/Text: ustregion03.pi.ecf@usdoj.gov | Oct 03 2023 00:44:00 | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721 |
| 15637419 | EDI: CAPITALONE.COM | Oct 03 2023 04:32:00 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 15637418 | EDI: CAPITALONE.COM | Oct 03 2023 04:32:00 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 15637422 | + EDI: CITICORP.COM | Oct 03 2023 04:32:00 | Citibank/Sears, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 15637423 | + EDI: CITICORP.COM | Oct 03 2023 04:32:00 | Citibank/Sears, Attn: Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040 |
| 15637424 | + Email/Text: esther@cbhv.com | Oct 03 2023 00:44:00 | Collection Bureau Hudson Valley, Inc., 155 North Plank Rd, Newburgh, NY 12550-1748 |
| 15637425 | + Email/Text: esther@cbhv.com | Oct 03 2023 00:44:00 | Collection Bureau Hudson Valley, Inc., 155 North Plank Road, Po Box 831, Newburgh, NY 12551-0831 |
| 15637426 | + EDI: CCS.COM | Oct 03 2023 04:32:00 | Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679 |
| 15637427 | + EDI: CCUSA.COM | Oct 03 2023 04:32:00 | Credit Collecton USA, 16 Distributors Drive, Suite 1, Morgantown, WV 26501-7209 |
| 15637430 | + Email/PDF: creditonebknofications@resurgent.com | Oct 03 2023 01:03:49 | Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872 |
| 15637428 | + Email/PDF: creditonebknofications@resurgent.com | Oct 03 2023 01:03:57 | Credit One, PO Box 98875, Las Vegas, NV 89193-8875 |
| 15637438 | + Email/Text: Atlanticus@ebn.phinsolutions.com | Oct 03 2023 00:44:00 | Fortiva, PO Box 790156, Saint Louis, MO 63179-0156 |
| 15637436 | Email/Text: Atlanticus@ebn.phinsolutions.com | Oct 03 2023 00:44:00 | Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555 |
| 15637439 | EDI: IRS.COM | Oct 03 2023 04:32:00 | IRS, PO Box 7346, Philadelphia, PA 19101-7346 |
| 15637441 | ^ MEBN | Oct 03 2023 00:35:34 | KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 15637449 | + EDI: PENNDEPTREV | Oct 03 2023 04:32:00 | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 15637449 | + Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 03 2023 00:44:00 | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 15637448 | EDI: PENNDEPTREV | Oct 03 2023 04:32:00 | PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001 |
| 15637448 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 03 2023 00:44:00 | PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001 |
| 15637450 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 03 2023 00:44:00 | PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 15637454 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 03 2023 00:44:00 | PNC Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101 |
| 15637453 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 03 2023 00:44:00 | PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429 |
| 15637458 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 03 2023 00:44:00 | PNC Bank, NA, PO Box 94982, Cleveland, OH 44101 |
| 15637459 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 03 2023 00:44:00 | PNC Mortgage, PO Box 8703, Dayton, OH 45401 |
| 15637461 | EDI: PRA.COM | | |

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| | | Oct 03 2023 04:32:00 | Portfolio Recovery Assoc, Po Box 41067, Norfolk, VA 23541 |
| 15637462 | EDI: PRA.COM | | |
| | | Oct 03 2023 04:32:00 | Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502 |
| 15637464 | EDI: PRA.COM | | |
| | | Oct 03 2023 04:32:00 | Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 |
| 15637465 | Email/PDF: resurgentbknotifications@resurgent.com | | |
| | | Oct 03 2023 01:05:25 | Resurgen Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15637466 | + Email/PDF: resurgentbknotifications@resurgent.com | | |
| | | Oct 03 2023 01:05:28 | Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15637474 | + EDI: RMSC.COM | | |
| | | Oct 03 2023 04:32:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15637473 | + EDI: RMSC.COM | | |
| | | Oct 03 2023 04:32:00 | Synchrony Bank/Care Credit, Po Box 71727, Philadelphia, PA 19176-1727 |
| 15637475 | + EDI: RMSC.COM | | |
| | | Oct 03 2023 04:32:00 | Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729 |
| 15637477 | + EDI: RMSC.COM | | |
| | | Oct 03 2023 04:32:00 | Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15637485 | ^ MEBN | | |
| | | Oct 03 2023 00:35:25 | US Attorney General, US Department of Justice, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009 |
| 15637486 | + EDI: AIS.COM | | |
| | | Oct 03 2023 04:32:00 | Verizon by American Infosource LP as Age, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901 |
| 15637488 | Email/Text: hbbankruptcynotices@wvumedicine.org | | |
| | | Oct 03 2023 00:44:00 | WVU Medicine, PO Box 865, Morgantown, WV 26507-0865 |
| 15637490 | Email/Text: hbbankruptcynotices@wvumedicine.org | | |
| | | Oct 03 2023 00:44:00 | WVU Medicine, 1 Medical Center Drive, Morgantown, WV 26506 |
| 15637487 | + Email/Text: bankruptcy@firstenergycorp.com | | |
| | | Oct 03 2023 00:44:00 | West Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248 |

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | PNC BANK, NATIONAL ASSOCIATION |
| 15637420 | * | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 15637421 | * | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 15637429 | *+ | Credit One, PO Box 98875, Las Vegas, NV 89193-8875 |
| 15637432 | *+ | Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514 |
| 15637433 | *+ | Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514 |
| 15637434 | *+ | Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514 |
| 15637443 | *+ | Melissa Jenkins, PO Box 54, Allison, PA 15413-0054 |
| 15637444 | *+ | Melissa Jenkins, PO Box 54, Allison, PA 15413-0054 |
| 15637445 | *+ | Melissa Jenkins, PO Box 54, Allison, PA 15413-0054 |
| 15637446 | *+ | Melissa Jenkins, PO Box 54, Allison, PA 15413-0054 |
| 15637451 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 15637452 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 15637456 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101 |
| 15637455 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429 |

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| 15637457 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429 |
| 15637463 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502 |
| 15637468 | *+ | Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438 |
| 15637469 | *+ | Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438 |
| 15637470 | *+ | Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438 |
| 15637472 | * | Southwest Regional Tax Bureau, 1 Centennial Way, Scottsdale, PA 15683-1741 |
| 15637476 | *+ | Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729 |
| 15637478 | *+ | Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |

TOTAL: 1 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Denise Carlon | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com |
| Lauren M. Lamb | on behalf of Debtor Eugene Joseph Rouse julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 4